

# FINAL BILL REPORT

## HB 1303

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Synopsis as Enacted

**Brief Description:** Concerning the insurance commissioner's authority to review and disapprove rates for certain insurance products.

**Sponsors:** Representatives Jinkins, Kelley, Van De Wege, Lias and Reykdal; by request of Insurance Commissioner.

**House Committee on Health Care & Wellness**  
**Senate Committee on Health & Long-Term Care**

**Background:**

The Office of the Insurance Commissioner (OIC) has the authority to regulate health insurance companies in Washington. In 2008 the OIC was granted the authority to review insurance rates in the individual market. Individual market insurers are required to file their rates with the OIC. The OIC may disapprove the rates if they are unreasonable in relation to the benefits in the agreement. The OIC also reviews individual market insurers for compliance with statutory requirements such as adjusted community rating and medical loss ratios (for purposes of determining remittances to the Washington State Health Insurance Pool).

The OIC's authority to review individual market rates expires on January 1, 2012.

**Summary:**

The expiration date on the OIC's authority to review individual market rates is repealed.

**Votes on Final Passage:**

House	93	1
Senate	37	9

**Effective:** July 22, 2011

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*